

February 12, 2022

To The Secretary, Listing Department BSE Limited Phiroze Jeejeebhoy Towers Dalal Street Mumbai - 400 001 Maharashtra, India <u>Scrip Code: 532767</u>	To The Manager, Listing Department National Stock Exchange of India Limited Exchange Plaza, 5th Floor, Plot No. C/1, G Block, Bandra-Kurla Complex, Bandra (E) Mumbai - 400 051 Maharashtra, India <u>Scrip Code: GAYAPROJ</u>
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Dear Sir/Madam,

Sub: Disclosure of defaults on payment of interest/repayment of principal amount on loans from banks/financial institutions which continued beyond 30 days

With reference to the above captioned subject and as per SEBI Circular No. SEBI/HO/CFD/CMD1/CIR/P/2019/140 dated November 21, 2019, please find the disclosure for the defaults on payment of interest/repayment of principal amount on loans from banks/financial institutions which is due beyond 30 days attached as **Annexure A**.

This is for your information and records.

Yours faithfully

Gayatri Projects Limited

Chetan Kr Sharma


Chetan Kumar Sharma
Company Secretary &
Compliance Officer



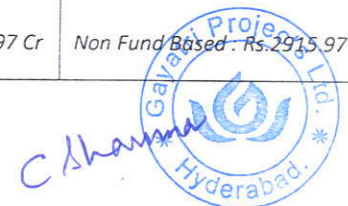
Encl.: As Above

Annexure A

For loans including revolving facilities like cash credit from banks/ financial institutions						
Sr. No	Type of disclosure	Details	Details	Details	Details	Details
1	Name of the Listed entity	M/s Gayatri Projects Limited	M/s Gayatri Projects Limited	M/s Gayatri Projects Limited	M/s Gayatri Projects Limited	M/s Gayatri Projects Limited
2	Date of making the disclosure	12-02-2022	12-02-2022	12-02-2022	12-02-2022	12-02-2022
3	Nature of obligation	Working Capital - Cash Credit	Working Capital - Cash Credit	Working Capital - Cash Credit - 198 Cr Interchangeability from NFB to FB : Rs.143.00 Cr	Working Capital - Cash Credit	Working Capital - Cash Credit
4	Name of the Lender(s)	Punjab National Bank	Bank of Baroda	Canara Bank	Punjab National Bank	Bank of Baroda
5	Date of default	12-01-2022	12-01-2022	12-01-2022	12-01-2022	12-01-2022
6	Current default amount (break - up of principal and interest in INR crore)	Rs.0.50 cr Principal - Rs.0.50 cr Interest - Rs.-----	Rs.15.00 cr Principal - Rs.15.00 cr Interest - Rs.-----	Rs.0.18 cr Principal - Rs.0.18 cr Interest - -----	Rs.6.50 cr Principal - Rs.6.50 cr Interest - Rs.-----	Rs.5.00 cr Principal - Rs.5.00 cr Interest - Rs.-----
7	Details of the obligation (total principal amount in INR crore, tenure, interest rate, secured / unsecured etc.)	Loan Sanctioned - Rs.93.50 crores Outstanding - Rs.214.51 crores Tenure - On Demand Interest Rate - For 73 Cr - 12.80% For 20.50 Cr-14.45% Secured	Loan Sanctioned - Rs.297.00 crores Outstanding - Rs.419.95 crores Tenure - On Demand Interest Rate - @11.00% Secured	Loan Sanctioned - Rs.341.00 crores Outstanding - Rs.651.20 crores Tenure - On Demand Interest Rate - @11.00% Secured	Loan Sanctioned - Rs.93.50 crores Outstanding - Rs.214.51 crores Tenure - On Demand Interest Rate - For 73 Cr - 12.80% For 20.50 Cr-14.45% Secured	Loan Sanctioned - Rs.297.00 crores Outstanding - Rs.419.95 crores Tenure - On Demand Interest Rate - @11.00% Secured
8	Total amount of outstanding borrowings from Banks / financial institutions in INR Crore)	Fund Based :Rs.2581.48 Cr Non Fund Based : Rs.2915.97 Cr	Fund Based :Rs.2581.48 Cr Non Fund Based : Rs.2915.97 Cr	Fund Based :Rs.2581.48 Cr Non Fund Based : Rs.2915.97 Cr	Fund Based :Rs.2581.48 Cr Non Fund Based : Rs.2915.97 Cr	Fund Based :Rs.2581.48 Cr Non Fund Based : Rs.2915.97 Cr
9	Total financial indebtedness of the listed entity including short-term and long-term debt (in INR crore)	Fund Based : Rs.3335.24 Cr (Including Advances from Contractees of Rs.698.51 Cr, Inter Corporate Loans of Rs.15.85 Cr and Unsecured Loans of Rs.39.40 Cr and borrowings from Banks / Financial Institutions Rs.2581.48 Cr) Non Fund Based : Rs.2915.97 Cr	Fund Based : Rs.3335.24 Cr (Including Advances from Contractees of Rs.698.51 Cr, Inter Corporate Loans of Rs.15.85 Cr and Unsecured Loans of Rs.39.40 Cr and borrowings from Banks / Financial Institutions Rs.2581.48 Cr)	Fund Based : Rs.3335.24 Cr (Including Advances from Contractees of Rs.698.51 Cr, Inter Corporate Loans of Rs.15.85 Cr and Unsecured Loans of Rs.39.40 Cr and borrowings from Banks / Financial Institutions Rs.2581.48 Cr)	Fund Based : Rs.3335.24 Cr (Including Advances from Contractees of Rs.698.51 Cr, Inter Corporate Loans of Rs.15.85 Cr and Unsecured Loans of Rs.39.40 Cr and borrowings from Banks / Financial Institutions Rs.2581.48 Cr)	Fund Based : Rs.3335.24 Cr (Including Advances from Contractees of Rs.698.51 Cr, Inter Corporate Loans of Rs.15.85 Cr and Unsecured Loans of Rs.39.40 Cr and borrowings from Banks / Financial Institutions Rs.2581.48 Cr) Non Fund Based : Rs.2915.97 Cr


 C. Sharma
 Hyderabad.

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1	Name of the Listed entity	M/s Gayatri Projects Limited	M/s Gayatri Projects Limited	M/s Gayatri Projects Limited	M/s Gayatri Projects Limited	M/s Gayatri Projects Limited
2	Date of making the disclosure	12-02-2022	12-02-2022	12-02-2022	12-02-2022	11-02-2022
3	Nature of obligation	Working Capital - Cash Credit	Working Capital - Cash Credit - 198 Cr Interchangeability from NFB to FB : Rs.143.00 Cr	Working Capital - Cash Credit	Equipment Term Loan Default	Equipment Term Loan Default
4	Name of the Lender(s)	IDBI Bank Ltd	Canara Bank	Punjab National Bank	Sundaram Finance Limited	Shriram Transport Finance Co Ltd
5	Date of default	10-01-2022	10-01-2022	10-01-2022	10-01-2022	10-01-2022
6	Current default amount (break - up of principal and interest in INR crore)	Rs.0.21 cr Principal - Rs.0.21 cr Interest - Rs.-----	Rs.5.00 cr Principal - Rs.5.00 cr Interest - -----	Rs.4.00 cr Principal - Rs.4.00 cr Interest - Rs.-----	Rs.0.13 cr Principal - Rs0.12 cr Interest - Rs0.01 cr	Rs.0.10 cr Principal - Rs0.09 cr Interest - Rs0.0.01 cr
7	Details of the obligation (total principal amount in INR crore, tenure, interest rate, secured / unsecured etc.)	Loan Sanctioned - Rs.158.00 crores Outstanding - Rs.206.77 crores Tenure - On Demand Interest Rate - @10.00% Secured	Loan Sanctioned - Rs.341.00 crores Outstanding - Rs.651.20 crores Tenure - On Demand Interest Rate - @11.00% Secured	Loan Sanctioned - Rs.93.50 crores Outstanding - Rs.214.51 crores Tenure - On Demand Interest Rate - For 73 Cr - 12.80% For 20.50 Cr- 14.45% Secured	Loan Sanctioned - Rs.4.75 crores Outstanding - Rs.1.78 crores Tenure - 51 Months Interest Rate - @9.83% Secured	Loan Sanctioned - Rs.2.95 crores Outstanding - Rs.1.37 crores Tenure - 36 Months Interest Rate - @13% Secured
8	Total amount of outstanding borrowings from Banks / financial institutions in INR Crore)	Fund Based :Rs.2581.48 Cr Non Fund Based : Rs.2915.97 Cr	Fund Based :Rs.2581.48 Cr Non Fund Based : Rs.2915.97 Cr	Fund Based :Rs.2581.48 Cr Non Fund Based : Rs.2915.97 Cr	Fund Based :Rs.2581.48 Cr Non Fund Based : Rs.2915.97 Cr	Fund Based :Rs.2581.48 Cr Non Fund Based : Rs.2915.97 Cr
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1	Name of the Listed entity	M/s Gayatri Projects Limited	M/s Gayatri Projects Limited	M/s Gayatri Projects Limited	M/s Gayatri Projects Limited	M/s Gayatri Projects Limited
2	Date of making the disclosure	12-02-2022	12-02-2022	12-02-2022	12-02-2022	12-02-2022
3	Nature of obligation	Working Capital - Cash Credit - Rs.50 Cr Interchangeability from NFB to FB : Rs.25 Cr	Working Capital - Cash Credit	Equipment Term Loan Default	Equipment Term Loan Default	Working Capital - Cash Credit
4	Name of the Lender(s)	Indian Overseas Bank	IDBI Bank Ltd	SREI Equipment Finance Ltd	Sundaram Finance Limited	IDBI Bank Ltd
5	Date of default	07-01-2022	05-01-2022 & 06-01-2022	05-01-2022	03-01-2022	03-01-2022
6	Current default amount (break - up of principal and interest in INR crore)	Rs.0.72 cr Principal - Rs.0.72 cr Interest - -----	Rs.0.38 cr Principal - Rs.0.38 cr Interest - Rs.-----	Rs.0.50 cr Principal - Rs.0.46 cr Interest - Rs.0.04 cr	Rs.0.27 cr Principal - Rs.0.22 cr Interest - Rs.0.05 cr	Rs.0.11 cr Principal - Rs.0.11 cr Interest - Rs.-----
7	Details of the obligation (total principal amount in INR crore, tenure, interest rate, secured / unsecured etc.)	Loan Sanctioned - Rs.75.00 crores Outstanding - Rs.112.05 crores Tenure - On Demand Interest Rate - @10.00% Secured	Loan Sanctioned - Rs.158.00 crores Outstanding - Rs.202.97 crores Tenure - On Demand Interest Rate - @10.00% Secured	Loan Sanctioned - Rs.20 crores Outstanding - Rs.10.29 crores Tenure - 56 Months Interest Rate - @11% Secured	Loan Sanctioned - Rs.10.24 crores Outstanding - Rs.6.84 crores Tenure - 52 Months Interest Rate - @10.97% Secured	Loan Sanctioned - Rs.158.00 crores Outstanding - Rs.199.38 crores Tenure - On Demand Interest Rate - @10.00% Secured
8	Total amount of outstanding borrowings from Banks / financial institutions in INR Crore)	Fund Based :Rs.2581.48 Cr Non Fund Based : Rs.2915.97 Cr	Fund Based :Rs.2581.48 Cr Non Fund Based : Rs.2915.97 Cr	Fund Based :Rs.2581.48 Cr Non Fund Based : Rs.2915.97 Cr	Fund Based :Rs.2581.48 Cr Non Fund Based : Rs.2915.97 Cr	Fund Based :Rs.2581.48 Cr Non Fund Based : Rs.2915.97 Cr
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1	Name of the Listed entity	M/s Gayatri Projects Limited	M/s Gayatri Projects Limited
2	Date of making the disclosure	12-02-2022	12-02-2022
3	Nature of obligation	Equipment Term Loan Default	Working Capital - Cash Credit - 198 Cr Interchangeability from NFB to FB : Rs.143.00 Cr
4	Name of the Lender(s)	Tata Motor Finance Ltd ✓	Canara Bank
5	Date of default	02-01-2022	01-01-2022
6	Current default amount (break - up of principal and interest in INR crore)	Rs.0.15 cr Principal - Rs.0.15 cr Interest - Rs.0.0 cr	Rs.1.30 cr Principal - Rs.1.30 cr Interest - -----
7	Details of the obligation (total principal amount in INR crore, tenure, interest rate, secured / unsecured etc.)	Loan Sanctioned - Rs.4.46 crores Outstanding - Rs.0.91 crores Tenure - 41 Months Interest Rate - @10.52% Secured	Loan Sanctioned - Rs.341.00 crores Outstanding - Rs.639.58 crores Tenure - On Demand Interest Rate - @11.00% Secured
8	Total amount of outstanding borrowings from Banks / financial institutions in INR Crore)	Fund Based :Rs.2581.48 Cr Non Fund Based : Rs.2915.97 Cr	Fund Based :Rs.2581.48 Cr Non Fund Based : Rs.2915.97 Cr
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